

<b>United States Bankruptcy Court Southern District of Alabama</b>						<b>Voluntary Petition</b>					
Name of Debtor (if individual, enter Last, First, Middle): <b>White, Michael, David</b>						Name of Joint Debtor (Spouse) (Last, First, Middle): <b>White, Connie, Anne</b>					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>4955</b>						Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>2956</b>					
Street Address of Debtor (No. & Street, City, and State): <b>105 Eagle Drive Daphne, AL</b>						Street Address of Joint Debtor (No. & Street, City, and State): <b>105 Eagle Drive Daphne, AL</b>					
ZIP CODE <b>36526</b>						ZIP CODE <b>36526</b>					
County of Residence or of the Principal Place of Business: <b>Baldwin</b>						County of Residence or of the Principal Place of Business: <b>Baldwin</b>					
Mailing Address of Debtor (if different from street address):						Mailing Address of Joint Debtor (if different from street address):					
ZIP CODE						ZIP CODE					
Location of Principal Assets of Business Debtor (if different from street address above):											
ZIP CODE											
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)  				<b>Nature of Business</b> (Check <b>one</b> box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)				<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts.			
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.						<b>Chapter 11 Debtors</b>  <b>Check one box:</b>  <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  <b>Check if:</b>  <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ----- <b>Check all applicable boxes</b>  <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
<b>Statistical/Administrative Information</b>  <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										<b>THIS SPACE IS FOR COURT USE ONLY</b>	
Estimated Number of Creditors <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000											
Estimated Assets <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$100,000,001 to \$500,000,001 to \$1 billion More than \$1 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$500 million \$1 billion billion											
Estimated Liabilities <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$100,000,001 to \$500,000,001 to \$1 billion More than \$1 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$500 million \$1 billion billion											

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Michael David White, Connie Anne White</b>			
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)					
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)					
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center; width: 70%;"> <b>X /S/ Barry L. Thompson</b>            Signature of Attorney for Debtor(s)  <b>Barry L. Thompson</b> </td> <td style="text-align: center; width: 30%;"> <b>9/29/2008</b>            Date  <b>ASB-4292-O74B</b> </td> </tr> </table>		<b>X /S/ Barry L. Thompson</b> Signature of Attorney for Debtor(s) <b>Barry L. Thompson</b>	<b>9/29/2008</b> Date <b>ASB-4292-O74B</b>
<b>X /S/ Barry L. Thompson</b> Signature of Attorney for Debtor(s) <b>Barry L. Thompson</b>	<b>9/29/2008</b> Date <b>ASB-4292-O74B</b>				
<p style="text-align: center;"><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>					
<p style="text-align: center;"><b>Exhibit D</b></p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>					
<p style="text-align: center;"><b>Information Regarding the Debtor - Venue</b> (Check any applicable box)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.</p>					
<p style="text-align: center;"><b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)</p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).</p> <div style="margin-left: 400px;"> <p>_____</p> <p>(Name of landlord that obtained judgment)</p> <p>_____</p> <p>(Address of landlord)</p> </div> <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>					

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Michael David White, Connie Anne White****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Michael David White**Signature of Debtor **Michael David White****X /s/ Connie Anne White**Signature of Joint Debtor **Connie Anne White**

Telephone Number (If not represented by attorney)

**9/29/2008**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X Not Applicable**

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Attorney****X /S/ Barry L. Thompson**

Signature of Attorney for Debtor(s)

**Barry L. Thompson Bar No. ASB-4292-O74B**

Printed Name of Attorney for Debtor(s) / Bar No.

**Silver, Voit & Thompson**

Firm Name

**4317-A Midmost Dr. Mobile, AL 36609**

Address

**251 343 0800**

Telephone Number

**9/29/2008**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

**Not Applicable**

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X Not Applicable**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X Not Applicable**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

UNITED STATES BANKRUPTCY COURT  
Southern District of Alabama

Exhibit "C"

*[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]*

In re: **Michael David White**  
**Connie Anne White**

Case No.:

Chapter: **7**

Debtor(s)

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

**N/A**

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2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

**N/A**

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**UNITED STATES BANKRUPTCY COURT**  
**Southern District of Alabama**

In re: Michael David White Connie Anne White  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]* \_\_\_\_\_

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**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

**Official Form 1, Exh. D (10/06) – Cont.**

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Michael David White  
**Michael David White**

Date: 9/29/2008

**UNITED STATES BANKRUPTCY COURT**  
**Southern District of Alabama**

In re: Michael David White Connie Anne White  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]* \_\_\_\_\_

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**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

**Official Form 1, Exh. D (10/06) – Cont.**

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Connie Anne White  
                                  **Connie Anne White**

Date: 9/29/2008



In re **Michael David White, Connie Anne White**

Debtor(s)

Case Number: \_\_\_\_\_

(If known)

According to the calculations required by this statement:

☐ The presumption arises☒ The presumption does not arise

(Check the box as directed in Parts I, III, and VI of this statement.)

**CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME  
AND MEANS-TEST CALCULATION**

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

**Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONSUMER DEBTORS**

1A	<p>If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>

**Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION**

2	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b></p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in line 2.b above. <b>Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.</b></p> <p>d. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.</b></p>											
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	<b>Column A Debtor's Income</b>	<b>Column B Spouse's Income</b>									
3	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>	\$4,249.58	\$3,282.64									
4	<p><b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b></p> <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td>Gross Receipts</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross Receipts	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 0.00	c.	Business income	Subtract Line b from Line a	\$0.00	\$0.00
a.	Gross Receipts	\$ 0.00										
b.	Ordinary and necessary business expenses	\$ 0.00										
c.	Business income	Subtract Line b from Line a										
	<p><b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. <b>Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b></p>											

5	a.	Gross Receipts	\$ 0.00	\$0.00	\$0.00	
	b.	Ordinary and necessary operating expenses	\$ 0.00			
	c.	Rent and other real property income	Subtract Line b from Line a			
6	Interest, dividends, and royalties.			\$0.00	\$0.00	
7	Pension and retirement income.			\$0.00	\$0.00	
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.			\$0.00	\$0.00	
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			\$0.00	\$	
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$940.00			
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			\$298.66	\$0.00	
	a.	Tax Prep	\$ 59.63			
	b.	Expense Reimbursement	\$ 239.03			
	Total and enter on Line 10.					
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 thru 10 in Column B. Enter the total(s).			\$4,548.24	\$3,282.64	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			\$ 7,830.88		
<b>Part III. APPLICATION OF § 707(b)(7) EXCLUSION</b>						
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.				\$93,970.56	
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				\$51,103.00	
	a. Enter debtor's state of residence: AL b. Enter debtor's household size: 3					
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed.					
	<input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.					
	<input checked="" type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

**Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)**

16	<b>Enter the amount from Line 12.</b>	<b>\$7,830.88</b>			
17	<p><b>Marital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;"></td> <td style="width: 35%; text-align: right;">\$</td> </tr> </table> <p>Total and enter on Line 17 .</p>	a.		\$	<b>\$ 0.00</b>
a.		\$			
18	<b>Current monthly income for § 707(b)(2).</b> Subtract Line 17 from Line 16 and enter the result.	<b>\$7,830.88</b>			

**Part V. CALCULATION OF DEDUCTIONS FROM INCOME****Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

19A	<p><b>National Standards: food, clothing and other items.</b> Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	<b>\$ 1,151.00</b>																								
19B	<p><b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th colspan="3" style="text-align: left;">Household members under 65 years of age</th> <th colspan="3" style="text-align: left;">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%; text-align: center;">a1.</td> <td style="width: 35%;">Allowance per member</td> <td style="width: 20%; text-align: right;"><b>57.00</b></td> <td style="width: 5%; text-align: center;">a2.</td> <td style="width: 35%;">Allowance per member</td> <td style="width: 20%; text-align: right;"><b>144.00</b></td> </tr> <tr> <td style="text-align: center;">b1.</td> <td>Number of members</td> <td style="text-align: right;"><b>3.00</b></td> <td style="text-align: center;">b2.</td> <td>Number of members</td> <td></td> </tr> <tr> <td style="text-align: center;">c1.</td> <td>Subtotal</td> <td style="text-align: right;"><b>171.00</b></td> <td style="text-align: center;">c2.</td> <td>Subtotal</td> <td></td> </tr> </tbody> </table>	Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member	<b>57.00</b>	a2.	Allowance per member	<b>144.00</b>	b1.	Number of members	<b>3.00</b>	b2.	Number of members		c1.	Subtotal	<b>171.00</b>	c2.	Subtotal		<b>\$ 171.00</b>
Household members under 65 years of age			Household members 65 years of age or older																							
a1.	Allowance per member	<b>57.00</b>	a2.	Allowance per member	<b>144.00</b>																					
b1.	Number of members	<b>3.00</b>	b2.	Number of members																						
c1.	Subtotal	<b>171.00</b>	c2.	Subtotal																						
20A	<p><b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).</p>	<b>\$ 442.00</b>																								
20B	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 55%;">IRS Housing and Utilities Standards; mortgage/rental expense</td> <td style="width: 40%; text-align: right;"><b>\$ 879.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.</td> <td style="text-align: right;"><b>\$ 1,275.09</b></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Net mortgage/rental expense</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	<b>\$ 879.00</b>	b.	Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.	<b>\$ 1,275.09</b>	c.	Net mortgage/rental expense	Subtract Line b from Line a	<b>\$ 0.00</b>															
a.	IRS Housing and Utilities Standards; mortgage/rental expense	<b>\$ 879.00</b>																								
b.	Average Monthly Payment for any debts secured by home, if any, as stated in Line 42.	<b>\$ 1,275.09</b>																								
c.	Net mortgage/rental expense	Subtract Line b from Line a																								

21	<b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: <b>Lake Forest Property Owners Association Dues</b>	<b>\$ 41.67</b>									
22A	<b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	<b>\$ 402.00</b>									
22B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	<b>\$ 0.00</b>									
23	<b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b> <table border="1" style="width: 100%; margin-top: 10px; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 30%; text-align: right;">\$ 489.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.</td><td style="text-align: right;">\$ 243.19</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 489.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.	\$ 243.19	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	<b>\$ 245.81</b>
a.	IRS Transportation Standards, Ownership Costs	\$ 489.00									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42.	\$ 243.19									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a									
24	<b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b> <table border="1" style="width: 100%; margin-top: 10px; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 30%; text-align: right;">\$ 489.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td><td style="text-align: right;">\$ 345.29</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 489.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ 345.29	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	<b>\$ 143.71</b>
a.	IRS Transportation Standards, Ownership Costs	\$ 489.00									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ 345.29									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									
25	<b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b>	<b>\$ 1,483.31</b>									
26	<b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b>	<b>\$ 0.00</b>									
27	<b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b>	<b>\$ 64.44</b>									

28	<b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in Line 44.</b>		\$ 0.00									
29	<b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		\$ 0.00									
30	<b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b>		\$ 330.50									
31	<b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. <b>Do not include payments for health insurance or health savings accounts listed in Line 34.</b>		\$ 73.05									
32	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>		\$ 26.70									
33	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.		\$ 4,575.19									
<b>Subpart B: Additional Living Expense Deductions</b>												
<b>Note: Do not include any expenses that you have listed in Lines 19-32</b>												
34	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1" style="width: 100%;"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$ 529.00</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$ 73.85</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table>		a.	Health Insurance	\$ 529.00	b.	Disability Insurance	\$ 73.85	c.	Health Savings Account	\$	\$ 602.85
a.	Health Insurance	\$ 529.00										
b.	Disability Insurance	\$ 73.85										
c.	Health Savings Account	\$										
Total and enter on Line 34 <b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below: \$ _____												
35	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$ 0.00									
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$ 0.00									
37	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>		\$ 146.68									
38	<b>Education expenses for dependent children less than 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>		\$ 137.50									

39	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$ 42.00
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$ 350.00
41	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 34 through 40.	\$ 1,279.03

### Subpart C: Deductions for Debt Payment

42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.																	
	<table border="1"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>Average Monthly Payment</th> <th>Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Chase Mortgage</td> <td>Residence</td> <td>\$ 669.84</td> <td><input checked="" type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td>b.</td> <td>Regions Bank</td> <td>Residence</td> <td>\$ 605.25</td> <td><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.	Chase Mortgage	Residence	\$ 669.84	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no	b.	Regions Bank	Residence	\$ 605.25	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no	Total: Add Lines a, b and c	\$ 1,275.09
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?														
a.	Chase Mortgage	Residence	\$ 669.84	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no														
b.	Regions Bank	Residence	\$ 605.25	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no														
43	<b>Other payments on secured claims.</b> If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.																	
	<table border="1"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Regions Bank</td> <td>2006 Dodge Grand Caravan</td> <td>\$ 243.19</td> </tr> <tr> <td>b.</td> <td>CitiFinancial</td> <td>2006 Nissan Titan</td> <td>\$ 345.29</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	Regions Bank	2006 Dodge Grand Caravan	\$ 243.19	b.	CitiFinancial	2006 Nissan Titan	\$ 345.29	Total: Add Lines a, b and c	\$ 588.48			
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount															
a.	Regions Bank	2006 Dodge Grand Caravan	\$ 243.19															
b.	CitiFinancial	2006 Nissan Titan	\$ 345.29															
44	<b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 28.</b>		\$ 8.31															
45	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.																	
	<table border="1"> <tbody> <tr> <td>a.</td> <td>Projected average monthly Chapter 13 plan payment.</td> <td>\$1,000.00</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td> <td>x 10.00</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table>	a.	Projected average monthly Chapter 13 plan payment.	\$1,000.00	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x 10.00	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$ 100.00							
a.	Projected average monthly Chapter 13 plan payment.	\$1,000.00																
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x 10.00																
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.		\$ 1,971.88															
<b>Subpart D: Total Deductions from Income</b>																		
47	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the total of Lines 33, 41, and 46.		\$7,826.10															

**Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION**

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$ 7,830.88
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$ 7,826.10
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$ 4.78
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$ 286.80
52	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> <b>The amount on Line 51 is less than \$6,575.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> <b>The amount set forth on Line 51 is more than \$10,950.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> <b>The amount on Line 51 is at least \$6,575, but not more than \$10,950.</b> Complete the remainder of Part VI (Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$ 0.00
55	<b>Secondary presumption determination.</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 51 is less than the amount on Line 54.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> <b>The amount on Line 51 is equal to or greater than the amount on Line 54.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

**Part VII. ADDITIONAL EXPENSE CLAIMS**

56	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.	
	Expense Description	Monthly Amount
	a.	\$
	Total: Add Lines a, b, and c	\$ 0.00

**Part VIII: VERIFICATION**

57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i> Date: <u>9/29/2008</u> Signature: <u>/s/ Michael David White</u> Michael David White, (Debtor)  Date: <u>9/29/2008</u> Signature: <u>/s/ Connie Anne White</u> Connie Anne White, (Joint Debtor, if any)	
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UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF ALABAMA

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.



**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Barry L. Thompson**

Printed Name of Attorney

**/S/ Barry L. Thompson**

Signature of Attorney

**9/29/2008**

Date

Address:

**Silver, Voit & Thompson**  
**4317-A Midmost Dr.**  
**Mobile, AL 36609**

**251 343 0800****Certificate of the Debtor**

We, the debtors, affirm that we have received and read this notice.

**Michael David White****Connie Anne White**

Printed Name(s) of Debtor(s)

Case No. (if known)

**X/s/ Michael David White****Michael David White**

Signature of Debtor

**9/29/2008**

Date

**X/s/ Connie Anne White****Connie Anne White**

Signature of Joint Debtor

**9/29/2008**

Date

**United States Bankruptcy Court**  
**Southern District of Alabama**

In re **Michael David White Connie Anne White**,  
 Debtors

Case No. \_\_\_\_\_

Chapter **7**

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 105,000.00		
B - Personal Property	YES	4	\$ 79,047.00		
C - Property Claimed as Exempt	YES	3			
D - Creditors Holding Secured Claims	YES	1		\$ 118,780.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 674.45	
F - Creditors Holding Unsecured Nonpriority Claims	YES	10		\$ 245,102.16	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 6,207.63
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 6,207.63
TOTAL		25	\$ 184,047.00	\$ 364,556.61	

**United States Bankruptcy Court  
Southern District of Alabama**

In re **Michael David White    Connie Anne White**  
Debtors

Case No. \_\_\_\_\_  
Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 674.45
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 674.45

**State the following:**

Average Income (from Schedule I, Line 16)	\$ 6,207.63
Average Expenses (from Schedule J, Line 18)	\$ 6,207.63
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ 7,830.88

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$6,180.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 674.45	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$245,102.16
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$251,282.16

In re: **Michael David White** **Connie Anne White**  
 Debtors

Case No. \_\_\_\_\_  
 (If known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
105 Eagle Drive Daphne, AL 36526 Home purchased for \$65,000	Fee Owner	J	\$ 105,000.00	\$ 88,102.00
<b>Total</b> ➤			<b>\$ 105,000.00</b>	

(Report also on Summary of Schedules.)

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>Cash</b>	<b>J</b>	<b>50.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Cash Fund - Scottrade</b>	<b>J</b>	<b>156.00</b>
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking Account - RBC Centura Bank</b>	<b>J</b>	<b>85.00</b>
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking Account - Regions Bank</b>	<b>J</b>	<b>300.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Bed - \$75</b> <b>3 TVs - \$90</b> <b>2 nightstands - \$40</b> <b>2 dressers - \$100</b> <b>bakers rack - \$20</b> <b>bunk bed - \$50</b> <b>futon - \$50</b> <b>1 computers - \$50</b> <b>1 monitors - \$25</b> <b>3 printers - \$75</b> <b>2 desks - \$100</b> <b>5 bookcases - \$100</b> <b>2 file cabinets - \$40</b> <b>2 laptops - \$150</b> <b>copy machine - \$50</b> <b>scanner - \$25</b> <b>2 refrigerators - \$125</b> <b>microwave - \$25</b> <b>freezer - \$75</b> <b>table and 6 chairs - \$125</b> <b>2 curio cabinets - \$125</b> <b>treadmill - \$50</b> <b>washer - \$75</b> <b>dryer - \$100</b> <b>2 couches - \$125</b> <b>1 coffee table - \$50</b> <b>2 end tables - \$50</b> <b>recliner - \$50</b> <b>2 card tables - \$25</b> <b>8 folding chairs - \$50</b> <b>2 video cabinets - \$50</b> <b>3 Cameras - \$75</b>	<b>J</b>	<b>2,215.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Assorted Clothing</b>	<b>J</b>	<b>150.00</b>
7. Furs and jewelry.		<b>Watch - \$25</b> <b>Wedding Ring - \$100</b> <b>Watch - \$25</b> <b>Costume Jewelry - \$25</b>	<b>J</b>	<b>175.00</b>

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic, and other hobby equipment.		<b>22 handgun - \$50</b> <b>3 357 handguns - \$150</b> <b>9 mm handgun - \$50</b> <b>12 gauge Shotgun - \$50</b> <b>22 rifle - \$50</b> <b>30/30 rifle - \$50</b>	<b>J</b>	<b>400.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Life Insurance - Cash Surrender Value</b>	<b>H</b>	<b>18,000.00</b>
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Life Insurance - Term Life</b>	<b>W</b>	<b>100.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>401(k) through Previous Employer</b>	<b>H</b>	<b>6,000.00</b>
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>401(k) through Previous Employer</b>	<b>W</b>	<b>25,000.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2006 Dodge Caravan</b>	<b>J</b>	<b>10,000.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2006 Nissan Titan</b>	<b>W</b>	<b>14,500.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>Economic Stimulus Refund</b>	<b>J</b>	<b>1,500.00</b>
Other personal property of any kind not already listed. Itemize.		<b>State of Alabama Tax Refund</b>	<b>J</b>	<b>416.00</b>
<u>3</u> continuation sheets attached           Total <b>\$ 79,047.00</b>				

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)



In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds  
\$136,875☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
105 Eagle Drive Daphne, AL 36526 Home purchased for \$65,000	Ala. Code § 6-10-2	10,000.00	105,000.00
2006 Dodge Caravan	Ala. Code § 6-10-6	1.00	10,000.00
2006 Nissan Titan	Ala. Code § 6-10-6	1.00	14,500.00
22 handgun - \$50 3 357 handguns - \$150 9 mm handgun - \$50 12 gauge Shotgun - \$50 22 rifle - \$50 30/30 rifle - \$50	Ala. Code § 6-10-6	400.00	400.00
401(k) through Previous Employer	Ala. Code § 6-10-6	25,000.00	25,000.00
401(k) through Previous Employer	Ala. Code § 6-10-6	6,000.00	6,000.00
Assorted Clothing	Ala. Code § 6-10-6	150.00	150.00

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
<b>Bed - \$75</b> <b>3 TVs - \$90</b> <b>2 nightstands - \$40</b> <b>2 dressers - \$100</b> <b>bakers rack - \$20</b> <b>bunk bed - \$50</b> <b>futon - \$50</b> <b>1 computers - \$50</b> <b>1 monitors - \$25</b> <b>3 printers - \$75</b> <b>2 desks - \$100</b> <b>5 bookcases - \$100</b> <b>2 file cabinets - \$40</b> <b>2 laptops - \$150</b> <b>copy machine - \$50</b> <b>scanner - \$25</b> <b>2 refrigerators - \$125</b> <b>microwave - \$25</b> <b>freezer - \$75</b> <b>table and 6 chairs - \$125</b> <b>2 curio cabinets - \$125</b> <b>treadmill - \$50</b> <b>washer - \$75</b> <b>dryer - \$100</b> <b>2 couches - \$125</b> <b>1 coffee table - \$50</b> <b>2 end tables - \$50</b> <b>recliner - \$50</b> <b>2 card tables - \$25</b> <b>8 folding chairs - \$50</b> <b>2 video cabinets - \$50</b> <b>3 Cameras - \$75</b>	<b>Ala. Code § 6-10-6</b>	<b>2,215.00</b>	<b>2,215.00</b>
<b>Cash</b>	<b>Ala. Code § 6-10-6</b>	<b>50.00</b>	<b>50.00</b>
<b>Cash Fund - Scottrade</b>	<b>Ala. Code § 6-10-6</b>	<b>156.00</b>	<b>156.00</b>
<b>Checking Account - RBC Centura Bank</b>	<b>Ala. Code § 6-10-6</b>	<b>85.00</b>	<b>85.00</b>
<b>Checking Account - Regions Bank</b>	<b>Ala. Code § 6-10-6</b>	<b>300.00</b>	<b>300.00</b>
<b>Economic Stimulus Refund</b>	<b>Ala. Code § 6-10-6</b>	<b>1,500.00</b>	<b>1,500.00</b>
<b>Life Insurance - Cash Surrender Value</b>	<b>Ala. Code § 6-10-6</b>	<b>18,000.00</b>	<b>18,000.00</b>
<b>Life Insurance - Term Life</b>	<b>Ala. Code §§ 6-10-8, 27-14-29</b>	<b>100.00</b>	<b>100.00</b>
<b>State of Alabama Tax Refund</b>	<b>Ala. Code § 6-10-6</b>	<b>416.00</b>	<b>416.00</b>

In re Michael David White    Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Watch - \$25 Wedding Ring - \$100 Watch - \$25 Costume Jewelry - \$25	Ala. Code § 6-10-6	175.00	175.00

In re **Michael David White Connie Anne White**

Case No. \_\_\_\_\_

Debtors

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**
☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>0908060590</b> Chase Home Finance P.O. Box 24696 Columbus, OH 43224-0696		<b>J</b>	<b>1995</b> <b>Mortgage</b> <b>105 Eagle Drive</b> <b>Daphne, AL 36526</b> <b>Home purchased for \$65,000</b>  _____ <b>VALUE \$105,000.00</b>				<b>48,000.00</b>	<b>0.00</b>
ACCOUNT NO. <b>4360569001</b> CitiFinancial Auto P.O. Box 210189 Bedford, TX 76095-7189	<b>X</b>	<b>W</b>	<b>2008</b> <b>Security Agreement</b> <b>2006 Nissan Titan</b>  _____ <b>VALUE \$14,500.00</b>				<b>17,980.00</b>	<b>3,480.00</b>
ACCOUNT NO. <b>71600009003025133</b> Regions Bank P.O. Box 11007 Birmingham, AL 35288		<b>J</b>	<b>2006</b> <b>Security Agreement</b> <b>2006 Dodge Caravan</b>  _____ <b>VALUE \$10,000.00</b>				<b>12,700.00</b>	<b>2,700.00</b>
ACCOUNT NO. <b>5299-0704-9940-6827</b> Regions Bank P.O. Box 216 Birmingham, AL 35201		<b>J</b>	<b>2001</b> <b>Mortgage</b> <b>105 Eagle Drive</b> <b>Daphne, AL 36526</b> <b>Home purchased for \$65,000</b>  _____ <b>VALUE \$105,000.00</b>				<b>40,100.00</b>	<b>0.00</b>

0 continuation sheets  
attached

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

<b>\$ 118,780.00</b>	<b>\$ 6,180.00</b>
<b>\$ 118,780.00</b>	<b>\$ 6,180.00</b>

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**1 continuation sheets attached**

In re Michael David White Connie Anne White,  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

### Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. <b>Internal Revenue Service P.O. Box 21126 Philadelphia PA 19114</b>		<b>J</b>	<b>2007 2007 Taxes</b>				<b>175.00</b>	<b>175.00</b>	<b>0.00</b>
ACCOUNT NO. <b>Internal Revenue Service P.O. Box 21126 Philadelphia PA 19114</b>		<b>J</b>	<b>2006 2006 Taxes</b>				<b>443.97</b>	<b>443.97</b>	<b>0.00</b>
ACCOUNT NO. <b>Internal Revenue Service P.O. Box 21126 Philadelphia PA 19114</b>		<b>J</b>	<b>2005 2005 Taxes</b>				<b>55.48</b>	<b>55.48</b>	<b>0.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of  
Creditors Holding Priority Claims

Subtotals >  
(Totals of this page)

\$	<b>674.45</b>	\$	<b>674.45</b>	\$	<b>0.00</b>
\$	<b>674.45</b>				
		\$	<b>674.45</b>	\$	<b>0.00</b>

Total >  
(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)

Total >  
(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities  
and Related Data.)

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		<b>2008</b>				<b>75.00</b>
<b>Alabama Orthopaedic Clinic, PC</b> <b>3610 Springhill Memorial Drive North</b> <b>Mobile, AL 36606-1162</b>		<b>Medical Bills</b>				
ACCOUNT NO. <b>372357621591001</b>	<b>W</b>	<b>1993</b>				<b>13,538.32</b>
<b>American Express</b> <b>P.O. Box 7863</b> <b>Fort Lauderdale, FL 33329-7863</b>		<b>Credit Card</b>				
ACCOUNT NO. <b>5491130182446203</b>	<b>H</b>	<b>1998</b>				<b>22,018.54</b>
<b>AT&amp;T Universal Platinum</b> <b>P.O. Box 44167</b> <b>Jacksonville, FL 32231-4167</b>		<b>Credit Card</b>				
<b>United Recovery Systems, LP</b> <b>5800 North Course Drive</b> <b>Houston, TX 77072</b>						
<b>United Collection Bureau, Inc.</b> <b>5620 Southwyck Blvd., Suite 206</b> <b>Toledo, OH 43614</b> <b>P.O. Box 140516</b> <b>Toledo, OH 43614-0516</b>						
<b>NCO Financial Systems, Inc.</b> <b>P.O. Box 15630</b> <b>Dept. 72</b> <b>Wilmington, DE 19850</b>						

9 Continuation sheets attached

Subtotal >	\$ <b>35,631.86</b>
Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		<b>2007</b>				<b>287.42</b>
<b>Baldwin Bone &amp; Joint, PC</b> <b>1505 Daphne Avenue</b> <b>Daphne, AL 36526</b>		<b>Medical Bills</b>				
ACCOUNT NO. <b>74973442502588</b>	<b>H</b>	<b>1993</b>				<b>28,388.36</b>
<b>Bank of America</b> <b>P.O. Box 15027</b> <b>Wilmington, DE 19850-5027</b>		<b>Credit Card</b>				
<b>West Asset Management</b> <b>P.O. Box 105761</b> <b>Atlanta, GA 30348-5761</b>						
<b>NCO Financial Systems, Inc.</b> <b>P.O. Box 15630</b> <b>Dept. 27</b> <b>Wilmington, DE 19850</b>						
<b>Capital Management Services, LP</b> <b>726 Exchange Street, Ste. 700</b> <b>Buffalo, NY 14210</b>						
<b>Creditors Financial Group, LLC</b> <b>3131 South Vaughn Way, Suite 110</b> <b>Aurora, CO 80014</b>						

Sheet no. 1 of 9 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>28,675.78</b>
Total >	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)



In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4888603120534979</b>  <b>Bank of America</b> <b>P.O. Box 15026</b> <b>Wilmington, DE 19850-5026</b>  <b>Hollander Law Offices, LLC</b> <b>P.O. Box 105836</b> <b>Atlanta, GA 30348-5836</b>  <b>Protocol Recovery Service, Inc.</b> <b>509 Mercer Avenue</b> <b>Panama City, FL 32401</b>	<b>H</b>	<b>1993</b>  <b>Credit Card</b>				<b>15,425.74</b>
ACCOUNT NO. <b>4264289042069312</b>  <b>Bank of America</b> <b>P.O. Box 15026</b> <b>Wilmington, DE 19850-5026</b>	<b>W</b>	<b>1993</b>  <b>Credit Card</b>				<b>9,985.07</b>
ACCOUNT NO. <b>1123544672</b>  <b>Belk</b> <b>P.O. Box 981492</b> <b>El Paso, TX 79998-1492</b>	<b>H</b>	<b>2004</b>  <b>Credit Card</b>				<b>241.28</b>
ACCOUNT NO. _____  <b>C.D. Harrell, III, DMD, PC</b> <b>71-A North Section Street</b> <b>Fairhope, AL 36532</b>		<b>2008</b>  <b>Medical Bills</b>				<b>348.60</b>

Sheet no. 2 of 9 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>26,000.69</b>
Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5903592237583709</b>  <b>Capital One Loan</b> <b>P.O. Box 105131</b> <b>Atlanta, GA 30348</b>  <b>John P. Faye, PC</b> <b>P.O. Box 11767</b> <b>Roanoke, VA 24022-1767</b>  <b>Atlantic Credit &amp; Finance, Inc.</b> <b>P.O. Box 11767</b> <b>Roanoke, VA 24022-1767</b>	<b>H</b>	<b>2002</b>  <b>Credit Card</b>				<b>5,977.63</b>
ACCOUNT NO. <b>5291492110643430</b>  <b>Capital One Mastercard</b> <b>P.O. Box 30285</b> <b>Salt Lake City, UT 84130-0285</b>  <b>NCO Financial Systems, Inc.</b> <b>P.O. Box 61247</b> <b>Virginia Beach, VA 23466</b>  <b>MRS Associates, Inc.</b> <b>3 Executive Campus, Suite 400</b> <b>Cherry Hill, NJ 08002</b>	<b>H</b>	<b>1998</b>  <b>Credit Card</b>				<b>15,119.03</b>

Sheet no. 3 of 9 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>21,096.66</b>
Total >	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5149233220065062</b>  <b>Chase Mastercard</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850-5298</b>  <b>FMA Alliance, Ltd.</b> <b>11811 N Freeway, Suite 900</b> <b>Houston, TX 77060</b>  <b>Creditors Interchange</b> <b>80 Holtz Drive</b> <b>Buffalo, NY 14225</b>  <b>Financial Asset Management Systems, Inc.</b> <b>P.O. Box 451409</b> <b>Atlanta, GA 31145-9409</b>	<b>W</b>	<b>2001</b>  <b>Credit Card</b>				<b>8,235.97</b>
ACCOUNT NO. <b>4417121229186138</b>  <b>Chase Visa</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850-5298</b>  <b>FMA Alliance, Ltd.</b> <b>11811 North Freeway, Suite 900</b> <b>Houston, TX 77060</b>  <b>Creditors Interchange</b> <b>80 Holtz Drive</b> <b>Buffalo, NY 14225</b>  <b>Academy Collection Service, Inc.</b> <b>10965 Decatur Road</b> <b>Philadelphia, PA 19154-3210</b>	<b>H</b>	<b>2001</b>  <b>Credit Card</b>				<b>5,983.49</b>

Sheet no. 4 of 9 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>14,219.46</b>
Total >	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4417122450106670</b>	<b>H</b>	<b>2001</b> <b>Credit Card</b>				<b>20,818.92</b>
<b>Chase Visa</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850-5298</b>  <b>Creditors Interchange</b> <b>80 Holtz Avenue</b> <b>Buffalo, NY 14225</b>  <b>Financial Asset Management Systems, Inc.</b> <b>P.O. Box 451409</b> <b>Atlanta, GA 31145-9409</b>  <b>Capital Management Services, LP</b> <b>726 Exchange Street, Suite 700</b> <b>Buffalo, NY 14210</b>						

Sheet no. 5 of 9 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>20,818.92</b>
Total >	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5424180533434285</b>  <b>CitiBank Mastercard</b> <b>P.O. Box 6035</b> <b>The Lakes, NV 89163-6035</b>  <b>OSI Collection Services, Inc.</b> <b>P.O. Box 920</b> <b>Brookfield, WI 53008-0920</b>  <b>National Enterprise Systems</b> <b>29125 Solon Road</b> <b>Solon, OH 44139-3442</b>  <b>United Collection Bureau, Inc.</b> <b>5620 Southwyck Blvd., Ste. 206</b> <b>Toledo, OH 43614</b> <b>P.O. Box 140516</b> <b>Toledo, OH 43614-0516</b>  <b>NCO Financial Systems, Inc.</b> <b>P.O. Box 15630, Dept. 72</b> <b>Wilmington, DE 19850</b> <b>507 Prudential Road</b> <b>Horsham, PA 19044</b>	<b>W</b>	<b>1993</b>  <b>Credit Card</b>				<b>26,281.83</b>
ACCOUNT NO. <b>72840010142745</b>  <b>Compass Bank</b> <b>P.O. Box 2210</b> <b>Decatur, AL 35699</b>  <b>LTD Financial Services, LP</b> <b>7732 Southwest Freeway, Suite 1600</b> <b>Houston, TX 72074</b>	<b>J</b>	<b>1988</b>  <b>Credit Card</b>				<b>7,714.53</b>

Sheet no. 6 of 9 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>33,996.36</b>
Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6011004650064252</b>  <b>Discover Card</b> <b>P.O. Box 30943</b> <b>Salt Lake City, UT 84130</b>  <b>Client Services, Inc.</b> <b>3451 Harry Truman Blvd.</b> <b>St. Charles, MO 63301-4047</b>  <b>Redline Recovery Services, LLC</b> <b>2350 North Forest Road, Suite 31B</b> <b>Getzville, NY 16068-1296</b>	<b>H</b>	<b>1993</b>  <b>Credit Card</b>				<b>16,628.15</b>
ACCOUNT NO. <b>6011004835514833</b>  <b>Discover Card</b> <b>P.O. Box 30943</b> <b>Salt Lake City, UT 84130</b>  <b>West Asset Management</b> <b>P.O. Box 105761</b> <b>Atlanta, GA 30348-5761</b>  <b>Redline Recovery Services, LLC</b> <b>2350 North Forest Road, Suite 31B</b> <b>Getzville, NY 14068-1296</b>  <b>Northstar Location Services, LLC</b> <b>Attn: Financial Services Dept.</b> <b>4285 Genessee Street</b> <b>Cheektowaga, NY 14225-1943</b>	<b>W</b>	<b>1993</b>  <b>Credit Card</b>				<b>15,836.23</b>

Sheet no. 7 of 9 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>32,464.38</b>
Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5407890267228882</b>	<b>H</b>	<b>1998</b> <b>Credit Card</b>				<b>6,770.58</b>
<b>GM Card</b> <b>P.O. Box 80082</b> <b>Salinas, CA 93912-0082</b>  <b>United Recovery Systems, LP</b> <b>P.O. Box 722929</b> <b>Houston, TX 77272-2929</b>  <b>Zarzaur &amp; Schwartz, PC</b> <b>P.O. Box 11366</b> <b>Birmingham, AL 35203</b>  <b>Pinnacle Credit Services, LLC</b> <b>First Source Advantage, LLC</b> <b>205 Bryant Woods South</b> <b>Amherst, NY 14228</b>						
ACCOUNT NO. <b>4264299707682416</b>	<b>H</b>	<b>1988</b> <b>Credit Card</b>				<b>11,583.96</b>
<b>Regions Bank Visa</b> <b>P.O. Box 17309</b> <b>Baltimore, MD 21297-1309</b>  <b>Collect Corp</b> <b>P.O. Box 100789</b> <b>Birmingham, AL 35210-0789</b>  <b>NCO Financial Systems, Inc.</b> <b>P.O. Box 4909</b> <b>Dept. 22</b> <b>Trenton, NJ 08650-4909</b>  <b>Apex Financial Management, LLC</b> <b>P.O. Box 2189</b> <b>Northbrook, IL 60065-2189</b>						

Sheet no. 8 of 9 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>18,354.54</b>
Total >	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4352378366612584</b>	<b>H</b>	<b>2000</b> <b>Credit Card</b>				<b>13,843.51</b>
<b>Target Visa</b> <b>P.O. Box 1581</b> <b>Minneapolis, MN 55440-1581</b>  <b>NCB Management Services, Inc.</b> <b>P.O. Box 1099</b> <b>Langhorne, PA 19047</b>  <b>Academy Collection Service, Inc.</b> <b>10965 Decatur Road</b> <b>Philadelphia, PA 19154-3210</b>  <b>Northland Group, Inc.</b> <b>P.O. Box 390846</b> <b>Edina, MN 55439</b>						

Sheet no. 9 of 9 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$	<b>13,843.51</b>
Total >	\$	<b>245,102.16</b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)



In re: Michael David White Connie Anne White,  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: **Michael David White** **Connie Anne White**  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Pearl Kubicki</b> <b>1307 Daphne Avenue #4</b> <b>Daphne, AL 36526</b>	<b>CitiFinancial Auto</b> <b>P.O. Box 210189</b> <b>Bedford, TX 76095-7189</b>

In re **Michael David White Connie Anne White**

Case No. \_\_\_\_\_

Debtors

(If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Son</b>	AGE(S): <b>12</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Tax Manager</b>	
Name of Employer	<b>Webb Morgan &amp; Co., P.C.</b>	<b>ABMC, Inc.</b>
How long employed	<b>12 years</b>	<b>8 weeks</b>
Address of Employer	<b>1409 Government Street Mobile, AL 36604</b>	<b>Van Buren Street Daphne, AL</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions  
(Prorate if not paid monthly.)\$ 4,249.58 \$ 2,915.05

2. Estimate monthly overtime

\$ 0.00 \$ 0.00

3. SUBTOTAL

\$ 4,249.58 \$ 2,915.05

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 806.00 \$ 451.00

b. Insurance

\$ 0.00 \$ 0.00

c. Union dues

\$ 0.00 \$ 0.00

d. Other (Specify) \_\_\_\_\_

\$ 0.00 \$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 806.00 \$ 451.00

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,443.58 \$ 2,464.057. Regular income from operation of business or profession or farm  
(Attach detailed statement)\$ 60.00 \$ 0.00

8. Income from real property

\$ 0.00 \$ 0.00

9. Interest and dividends

\$ 0.00 \$ 0.00

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ 0.00 \$ 0.0011. Social security or other government assistance  
(Specify) \_\_\_\_\_\$ 0.00 \$ 0.00

12. Pension or retirement income

\$ 0.00 \$ 0.00

13. Other monthly income

(Specify) **Expense Reimbursement**\$ 240.00 \$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 300.00 \$ 0.00

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,743.58 \$ 2,464.05

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 6,207.63

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

**NONE**

In re Michael David White Connie Anne White  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,276.00</u>
a. Are real estate taxes included?      Yes <u>✓</u> No _____		
b. Is property insurance included?      Yes <u>✓</u> No _____		
2. Utilities: a. Electricity and heating fuel	\$	<u>262.00</u>
b. Water and sewer	\$	<u>52.00</u>
c. Telephone	\$	<u>142.00</u>
d. Other <u>Cable</u>	\$	<u>44.00</u>
<u>Garbage</u>	\$	<u>14.00</u>
<u>Internet</u>	\$	<u>4.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>113.00</u>
4. Food	\$	<u>877.00</u>
5. Clothing	\$	<u>130.00</u>
6. Laundry and dry cleaning	\$	<u>0.00</u>
7. Medical and dental expenses	\$	<u>189.00</u>
8. Transportation (not including car payments)	\$	<u>518.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>95.00</u>
10. Charitable contributions	\$	<u>343.63</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>197.00</u>
c. Health	\$	<u>460.00</u>
d. Auto	\$	<u>127.00</u>
e. Other <u>Disability Insurance</u>	\$	<u>75.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Arrearage to IRS for 2005/2006 taxes</u>	\$	<u>100.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>588.00</u>
b. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>Childcare</u>	\$	<u>360.00</u>
<u>Tuition and School Loans</u>	\$	<u>241.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<u>6,207.63</u>

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

## 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>6,207.63</u>
b. Average monthly expenses from Line 18 above	\$	<u>6,207.63</u>
c. Monthly net income (a. minus b.)	\$	<u>0.00</u>

In re Michael David White Connie Anne White  
Debtors

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 9/29/2008

Signature: /s/ Michael David White  
Michael David White  
Debtor

Date: 9/29/2008

Signature: /s/ Connie Anne White  
Connie Anne White  
(Joint Debtor, if any)

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

**UNITED STATES BANKRUPTCY COURT**  
**Southern District of Alabama**

In re: **Michael David White Connie Anne White**  
 Debtors

Case No. \_\_\_\_\_  
 (If known)

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
51,528.00	Husband's Employment	2006
32,309.00	Wife's Employment	2006
52,341.00	Husband's Employment	2007
38,596.00	Wife's Employment	2007
35,112.00	Husband's Employment	2008
26,781.00	Wife's Employment	2008

**2. Income other than from employment or operation of business**

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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### 3. Payments to creditors

**Complete a. or b., as appropriate, and c.**

None ☐ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
American Express P.O. Box 7863 Fort Lauderdale, FL 33329-7863	6/7/08 - \$271.00 7/4/08 - \$268.00 8/7/08 - \$271.00	810.00	13,538.00
Bank of America P.O. Box 15026 Wilmington, DE 19850-5026	6/30/08 - \$236.00 8/01/08 - \$239.00	475.00	9,985.00
Belk P.O. Box 981492 El Paso, TX 79998-1492	6/19/08 - \$137.00 7/18/08 - \$108.00 8/18/08 - \$108.00	353.00	241.00
Chase Home Finance P.O. Box 24696 Columbus, OH 43224-0696	6/13/08 - \$684.84 7/11/08 - \$669.84 8/13/08 - \$669.84	2,024.52	48,000.00
CitiFinancial Auto P.O. Box 210189 Bedford, TX 76095-7189	6/13/08 - \$345.29 7/14/08 - \$345.29 8/14/08 - \$345.29	1,035.87	17,980.00
Internal Revenue Service P.O. Box 21126 Philadelphia PA 19114	7/3/08 - \$100.00	100.00	499.45
Regions Bank P.O. Box 11007 Birmingham, AL 35288	6/13/08 - \$310.46 7/16/08 - \$310.46 8/15/08 - \$310.46	931.38	12,700.00
Regions Bank P.O. Box 216 Birmingham, AL 35201	6/30/08 - \$605.25 7/17/08 - \$605.25 8/28/08 - \$605.25	1,815.75	40,100.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATIO	STATUS OR DISPOSITION
<b>Capital One v. Michael and Connie White</b>			<b>No Judgment</b>

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<b>Black &amp; Indian Mission c/o Christ the King Church 715 College Avenue Daphne, AL 36526</b>	<b>None</b>	<b>02/10/2008</b>	<b>Cash Donation - \$15.00</b>
<b>Catholic Charities 406 Government Street Mobile, AL</b>	<b>None</b>		<b>Cash Donations - \$1,175.00</b>
<b>Christ the King Catholic Church 715 College Avenue Daphne, AL 36526</b>	<b>None</b>		<b>Cash Donations - \$5,265.00</b>

## 8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Hummingbird Credit Counseling 3737 Glenwood Avenue, Suite 100 Raleigh, NC 27612-5515		39.00
Silver, Voit & Thompson 4317-A Midmost Dr. Mobile, AL 36609		2500.00

**10. Other transfers**

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Chris Myers	02/01/2008	Traded 2000 Buick Century for 2006 Nissan Titan

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY
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**11. Closed financial accounts**

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
BankTrust	Christmas Club - \$350.00	2008
Chris Myers	401K - \$1,260	2008
Regions Bank	Reopened with different account number	2008

## 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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## 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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## 14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Scott White 105 Eagle Drive Daphne, AL 36526	Savings Bond - \$575	

## 15. Prior address of debtor

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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## 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18. Nature, location and name of business**

None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS

\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 9/29/2008

Signature of Debtor /s/ Michael David White  
**Michael David White**

Date 9/29/2008

Signature of Joint Debtor (if any) /s/ Connie Anne White  
**Connie Anne White**

UNITED STATES BANKRUPTCY COURT  
Southern District of Alabama

In re: Michael David White    Connie Anne White  
Debtors

Case No. \_\_\_\_\_  
Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- ☐ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1. 105 Eagle Drive Daphne, AL 36526 Home purchased for \$65,000	Chase Home Finance				X
2. 2006 Nissan Titan	CitiFinancial Auto				X
3. 2006 Dodge Caravan	Regions Bank				X
4. 105 Eagle Drive Daphne, AL 36526 Home purchased for \$65,000	Regions Bank				X

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
None		

/s/ Michael David White      9/29/2008  
**Michael David White**  
Signature of Debtor                      Date

/s/ Connie Anne White      9/29/2008  
**Connie Anne White**  
Signature of Joint Debtor (if any)      Date

UNITED STATES BANKRUPTCY COURT  
Southern District of Alabama

In re: Michael David White Connie Anne White  
Debtors

Case No. \_\_\_\_\_  
Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>2,500.00</u>
Prior to the filing of this statement I have received	\$	<u>2,500.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**Long Distance Phone Calls, Faxes, Copying Charges, Representation in Adversary Proceedings or 2004 Examination**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 9/29/2008

/s/ Barry L. Thompson

Barry L. Thompson, Bar No. ASB-4292-074B

**Silver, Voit & Thompson**

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF ALABAMA

In re: Michael David White    Connie Anne White  
Debtors

Case No. \_\_\_\_\_  
Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **8** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 9/29/2008

Signed: /s/ Michael David White  
Michael David White

Dated: 9/29/2008

Signed: /s/ Connie Anne White  
Connie Anne White

Signed: /s/ Barry L. Thompson  
Barry L. Thompson  
Attorney for Debtor(s)  
Bar no.: **ASB-4292-074B**  
**Silver, Voit & Thompson**  
**4317-A Midmost Dr.**  
**Mobile, AL 36609**  
Telephone No.: **251 343 0800**  
Fax No.:  
E-mail address: **bthompson@silvervoit.com**



Academy Collection Service, Inc.  
10965 Decatur Road  
Philadelphia, PA 19154-3210

Alabama Orthopaedic Clinic, PC  
3610 Springhill Memorial Drive North  
Mobile, AL 36606-1162

American Express  
P.O. Box 7863  
Fort Lauderdale, FL 33329-7863

Apex Financial Management, LLC  
P.O. Box 2189  
Northbrook, IL 60065-2189

AT&T Universal Platinum  
P.O. Box 44167  
Jacksonville, FL 32231-4167

Atlantic Credit & Finance, Inc.  
P.O. Box 11767  
Roanoke, VA 24022-1767

Baldwin Bone & Joint, PC  
1505 Daphne Avenue  
Daphne, AL 36526

Bank of America  
P.O. Box 15102  
Wilmington, DE 19886-5102

Bank of America  
P.O. Box 15027  
Wilmington, DE 19850-5027

Bank of America  
P.O. Box 15026  
Wilmington, DE 19850-5026

Belk  
P.O. Box 981492  
El Paso, TX 79998-1492

C.D. Harrell, III, DMD, PC  
71-A North Section Street  
Fairhope, AL 36532

Capital Management Services, LP  
726 Exchange Street, Ste. 700  
Buffalo, NY 14210

Capital Management Services, LP  
726 Exchange Street, Suite 700  
Buffalo, NY 14210

Capital One Loan  
P.O. Box 105131  
Atlanta, GA 30348

Capital One Mastercard  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Chase Home Finance  
P.O. Box 24696  
Columbus, OH 43224-0696

Chase Mastercard  
P.O. Box 15298  
Wilmington, DE 19850-5298

Chase Visa  
P.O. Box 15298  
Wilmington, DE 19850-5298

CitiBank Mastercard  
P.O. Box 6035  
The Lakes, NV 89163-6035

CitiFinancial Auto  
P.O. Box 210189  
Bedford, TX 76095-7189

Client Services, Inc.  
3451 Harry Truman Blvd.  
St. Charles, MO 63301-4047

Collect Corp  
P.O. Box 100789  
Birmingham, AL 35210-0789

Compass Bank  
P.O. Box 2210  
Decatur, AL 35699

Creditors Financial Group, LLC  
3131 South Vaughn Way, Suite 110  
Aurora, CO 80014

Creditors Interchange  
80 Holtz Avenue  
Buffalo, NY 14225

Creditors Interchange  
80 Holtz Drive  
Buffalo, NY 14225

Discover Card  
P.O. Box 30943  
Salt Lake City, UT 84130

Financial Asset Management Systems, Inc.  
P.O. Box 451409  
Atlanta, GA 31145-9409

Financial Asset Management Systems, Inc.  
P.O. Box 451409  
Atlanta, GA 31145-9409

FMA Alliance, Ltd.  
11811 N Freeway, Suite 900  
Houston, TX 77060

FMA Alliance, Ltd.  
11811 North Freeway, Suite 900  
Houston, TX 77060

GM Card  
P.O. Box 80082  
Salinas, CA 93912-0082

Hollander Law Offices, LLC  
P.O. Box 105836  
Atlanta, GA 30348-5836

Internal Revenue Service  
P.O. Box 21126  
Philadelphia PA 19114

John P. Faye, PC  
P.O. Box 11767  
Roanoke, VA 24022-1767

LTD Financial Services, LP  
7732 Southwest Freeway, Suite 1600  
Houston, TX 72074

MRS Associates, Inc.  
3 Executive Campus, Suite 400  
Cherry Hill, NJ 08002

National Enterprise Systems  
29125 Solon Road  
Solon, OH 44139-3442

NCB Management Services, Inc.  
P.O. Box 1099  
Langhorne, PA 19047

NCO Financial Systems, Inc.  
P.O. Box 15630  
Dept. 27  
Wilmington, DE 19850

NCO Financial Systems, Inc.  
P.O. Box 61247  
Virginia Beach, VA 23466

NCO Financial Systems, Inc.  
P.O. Box 15630  
Dept. 72  
Wilmington, DE 19850

NCO Financial Systems, Inc.  
P.O. Box 15630, Dept. 72  
Wilmington, DE 19850  
507 Prudential Road  
Horsham, PA 19044

NCO Financial Systems, Inc.  
P.O. Box 4909  
Dept. 22  
Trenton, NJ 08650-4909

Northland Group, Inc.  
P.O. Box 390846  
Edina, MN 55439

Northstar Location Services, LLC  
Attn: Financial Services Dept.  
4285 Genessee Street  
Cheektowaga, NY 14225-1943

OSI Collection Services, Inc.  
P.O. Box 920  
Brookfield, WI 53008-0920

Pearl Kubicki  
1307 Daphne Avenue #4  
Daphne, AL 36526

Pinnacle Credit Services, LLC  
First Source Advantage, LLC  
205 Bryant Woods South  
Amherst, NY 14228

Protocol Recovery Service, Inc.  
509 Mercer Avenue  
Panama City, FL 32401

Redline Recovery Services, LLC  
2350 North Forest Road, Suite 31B  
Getzville, NY 16068-1296

Redline Recovery Services, LLC  
2350 North Forest Road, Suite 31B  
Getzville, NY 14068-1296

Regions Bank  
P.O. Box 11007  
Birmingham, AL 35288

Regions Bank  
P.O. Box 216  
Birmingham, AL 35201

Regions Bank Visa  
P.O. Box 17309  
Baltimore, MD 21297-1309

Target Visa  
P.O. Box 1581  
Minneapolis, MN 55440-1581

United Collection Bureau, Inc.  
5620 Southwyck Blvd., Ste. 206  
Toledo, OH 43614  
P.O. Box 140516  
Toledo, OH 43614-0516

United Collection Bureau, Inc.  
5620 Southwyck Blvd., Suite 206  
Toledo, OH 43614  
P.O. Box 140516  
Toledo, OH 43614-0516

United Recovery Systems, LP  
P.O. Box 722929  
Houston, TX 77272-2929

United Recovery Systems, LP  
5800 North Course Drive  
Houston, TX 77072

West Asset Management  
P.O. Box 105761  
Atlanta, GA 30348-5761

Worldwide Asset Purchasing II, LLC  
P.O. Box 105836  
Atlanta, GA 30348-5836

Zarzaaur & Schwartz, PC  
P.O. Box 11366  
Birmingham, AL 35203



UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF ALABAMA

LOCAL FORM NO. 3

IN RE:

CASE NO.

**Michael David White**

**Connie Anne White**

DECLARATION RE: ELECTRONIC FILING OF  
(Check the applicable documents)

- ☒ [ ✓ ] Petition, Schedules, & Statements, and Accompanying Declarations; Amendments
- ☒ [ ✓ ] Mailing Matrix Verification; Amendment to Mailing Matrix Verification
- ☒ [ ✓ ] Affidavit in Support of Employment of Attorney or Other Professional
- ☒ [ ✓ ] Affidavit in Support of or in Opposition to Motion for Summary Judgment
- ☒ [ ✓ ] Verification Supporting Extension of Deadline to File Statements, Schedules, Chapter 13 Plan
- ☒ [ ✓ ] Verification of Chapter 11 Monthly Reports
- ☒ [ ✓ ] Other (please describe)

**PART I – DECLARATION OF PETITIONER**

I(We) **Michael David White, Connie Anne White**, the undersigned debtor(s),  
or representative of the Debtor(s) **hereby declare under penalty of perjury as follows:**

- (1) I(We) have reviewed the information contained in the documents designated (above, by check marks) in this Declaration to have been electronically filed in the captioned bankruptcy case (the Documents);
- (2) (Only if the Debtor is a corporation or Partnership) that I(we) am(are) authorized to act for and on behalf of the debtor both in executing this Declaration and the Documents designated in this Declaration to have been electronically filed (the Documents);
- (3) I(We) have authorized the electronic filing of these Documents by our attorney, or, if applicable, we have filed the Documents on our own behalf;
- (4) My(Our) attorney shall retain the originally signed Documents subject to the Rules of the Bankruptcy Court for a period of one year after the case or proceeding in which the Documents have been filed has been closed;
- (5) I(We) understand that this Declaration shall be maintained by the Clerk of the Bankruptcy Court;
- (6) I(We) affirmatively state that my (our) electronic signature(s) contained on the Documents is (are) my (our) signatures for purposes of the filing of the Documents on the record of the docket of the bankruptcy case, and for all purposes authorized by law, and that My/our electronic signatures on the Documents is/are a Declaration, Certification, Verification or Statement to the same extent and shall have the same effect as our signatures on the original Documents;
- (7) (If represented by counsel) I(We) have signed the Documents and this Declaration after discussion with our attorney, before the Documents were electronically filed.

DATED: **9/29/2008**

Signed: **/s/ Michael David White**  
(Debtor)

Signed: **/s/ Barry L. Thompson**  
(Debtor Representative)

Signed: **/s/ Connie Anne White**  
(Joint Debtor)

**PART II – DECLARATION OF AFFIANT OTHER THAN PETITIONER**

- (1) I(We) have reviewed the information contained in the documents designated (above, by check marks) in this Declaration to have been electronically filed in the captioned bankruptcy case or proceeding (the Documents);
- (2) I(We) have authorized the electronic filing of these Documents by the undersigned attorney, Trustee, Committee, or Party;
- (3) The undersigned attorney, Trustee, Committee, or Party shall retain the originally signed Documents, subject to the Rules and Guidelines of the Bankruptcy Court, for a period of one year after the case or proceeding in which the Documents have been filed has been closed;
- (4) I(We) understand that this Declaration shall be maintained by the Clerk of the Bankruptcy Court;
- (5) I(We) affirmatively state that my (our) electronic signature(s) contained on the Documents is (are) my(our) signatures for purposes of the filing of the Documents on the record of the docket of the bankruptcy case, and for all purposes authorized by law, and that My/our electronic signatures on the Documents is/are a Declaration, Certification, Verification or Statement to the same extent and shall have the same effect as our signatures on the original Documents.

DATED: \_\_\_\_\_

Signed: \_\_\_\_\_  
(Affiant)

**PART III – DECLARATION OF ATTORNEY**

**I declare under penalty of perjury as follows:**

- (1) I have reviewed the Documents designated (above, by check marks) in this Declaration as having been filed on behalf of the named debtor(s) or (if applicable) the affiant (the Documents);
- (2) The debtor(s) or representative of the debtor(s) or the affiant signed this Declaration after review of the originally signed Documents before I filed the Documents electronically on the docket of the record of this case or proceeding;
- (3) I acknowledge and accept the responsibility to maintain the original signed Documents under my care, custody and control, subject to the rules of this Bankruptcy Court, for a period of one year after the case or proceeding in which the Documents were filed has been closed.

DATED: 9/29/2008

/S/ Barry L. Thompson  
SIGNED: Attorney for Debtor(s) or Attorney for Affiant or Attorney for Party Submitting Affidavit or Trustee

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF ALABAMA**

In re **Michael David White**  
**Connie Anne White**  
Debtors.

Case No.

Chapter **7**

**STATEMENT OF MONTHLY NET INCOME**

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor	Joint Debtor
Six months ago	<u>\$3,344.09</u>	<u>\$2,064.92</u>
Five months ago	<u>\$3,344.09</u>	<u>\$2,581.15</u>
Four months ago	<u>\$3,493.31</u>	<u>\$2,064.92</u>
Three months ago	<u>\$3,493.30</u>	<u>\$2,621.15</u>
Two months ago	<u>\$3,493.31</u>	<u>\$655.16</u>
Last month	<u>\$3,493.30</u>	<u>\$1,850.21</u>
Income from other sources	<u>\$2,227.84</u>	<u>\$0.00</u>
Total net income for six months preceding filing	<u>\$ 22,889.24</u>	<u>\$ 11,837.51</u>
<b>Average Monthly Net Income</b>	<u>\$ 3,814.87</u>	<u>\$ 1,972.92</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated: 9/29/2008

/s/ Michael David White  
**Michael David White**

Debtor

/s/ Connie Anne White  
**Connie Anne White**

Joint Debtor